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3-15-02

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: William D. MEADOW et al.  
Title: CHECK BASED ONLINE PAYMENT AND  
VERIFICATION SYSTEM AND METHOD  
Appl. No.: Unassigned  
Filing Date: October 15, 2001  
Examiner: Unassigned  
Art Unit: Unassigned



**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Commissioner for Patents  
Box PATENT APPLICATION  
Washington, D.C. 20231

Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(b), within three (3) months of the filing date of the application.

**RELEVANCE OF EACH DOCUMENT**

Document A1 is cited in the specification.


Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date October 15, 2001

FOLEY & LARDNER  
Washington Harbour  
3000 K Street, N.W., Suite 500  
Washington, D.C. 20007-5109  
Telephone: (202) 672-5416  
Facsimile: (202) 672-5399

By 

Brian J. McNamara  
Attorney for Applicant  
Registration No. 32,789

|  |  |                                       |                              |
|--|--|---------------------------------------|------------------------------|
| Form PTO-1449<br>(MODIFIED)  | U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE | ATTY. DOCKET NO.<br>051874-0112       | SERIAL NO.<br>Unassigned     |
| <b>INFORMATION DISCLOSURE CITATION</b><br><br>Filed: October 15, 2001<br><br>(Use several sheets if necessary) |  | APPLICANT<br>William D. MEADOW et al. |                              |
|  |  | FILING DATE<br>October 15, 2001       | GROUP ART UNIT<br>Unassigned |

10/15/01

09/976056

10/15/01

## U.S. PATENT DOCUMENTS

| EXAMINER<br>INITIAL | REF | DOCUMENT<br>NUMBER | DATE     | NAME            | CLASS | SUB-<br>CLASS | FILING DATE<br>IF<br>APPROPRIATE |
|---------------------|-----|--------------------|----------|-----------------|-------|---------------|----------------------------------|
|                     | A1  | 6,170,744          | 01/09/01 | Lee et al.      | 235   | 380           |                                  |
|                     | A2  | 6,000,832          | 12/14/99 | Franklin et al. | 364   | 479.02        |                                  |
|                     | A3  | 5,826,245          | 10/20/98 | Sandberg-Diment | 705   | 44            |                                  |
|                     | A4  | 6,012,144          | 01/04/00 | Pickett         | 713   | 201           |                                  |
|                     | A5  | 5,163,098          | 11/10/92 | Dahbura         | 380   | 24            |                                  |
|                     | A6  | 5,485,510          | 01/16/96 | Colbert         | 379   | 145           |                                  |
|                     | A7  | 6,078,902          | 06/20/00 | Schenkler       | 705   | 35            |                                  |
|                     | A8  | 4,498,000          | 02/05/85 | Decavele et al. | 235   | 380           |                                  |
|                     | A9  | 4,023,013          | 05/10/77 | Kinker          | 235   | 61.7          |                                  |
|                     | A10 | 6,029,154          | 02/22/00 | Pettitt         | 705   | 44            |                                  |
|                     | A11 | 6,023,682          | 02/08/00 | Checchio        | 705   | 18            |                                  |
|                     | A12 | 6,095,413          | 08/01/00 | Tetro et al.    | 235   | 380           |                                  |

## FOREIGN PATENT DOCUMENTS

|  | REF | DOCUMENT<br>NUMBER | DATE | COUNTRY | CLASS | SUB-<br>CLASS | TRANSLATION |    |
|--|-----|--------------------|------|---------|-------|---------------|-------------|----|
|  |     |                    |      |         |       |               | YES         | NO |
|  |     |                    |      |         |       |               |             |    |

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

|  |     |   |
|--|-----|---|
|  | A13 | Federal Information Processing Standards Publication, Secure Hash Standard, obtained from<br><a href="http://www.itl.nist.gov/fipspubs/fip%20180-1.htm">http://www.itl.nist.gov/fipspubs/fip 180-1.htm</a> on April 26, 2001, document dated April 17, 1995, pgs. 1-19. |
|  | A14 | Class CRC32, obtained from <a href="http://www.java.sun.com/j2se/1.3/docs/apiu/java/util/zip/CRC32.htm">http://www.java.sun.com/j2se/1.3/docs/apiu/java/util/zip/CRC32.htm</a> , on<br>April 26, 2001, pgs 1-3.   |
|  | A15 | File Verification Using CRC, by M. Nelson (published in Dr. Dobb's Journal, May, 1992), obtained<br>From <a href="http://www.dogma.net/markn/articles/crcman/crcman.htm">http://www.dogma.net/markn/articles/crcman/crcman.htm</a> , on April 26, 2001, pgs. 1-14.      |
|  | A16 | Draft Fed. Info. Proc. Sheet (FIPS) 46-3, DES, and Request for Comments, obtained from<br><a href="http://www.csrc.ncsl.nist.gov/cryptval/des/fr990115.htm">http://www.csrc.ncsl.nist.gov/cryptval/des/fr990115.htm</a> , on April 26, 2001, pgs. 1-11.                 |
|  | A17 | Data Encryption Standard (DES), Triple DES and Skipjack Algorithm, obtained from<br><a href="http://www.csrc.ncsl.nist.gov/cryptval/des.htm">http://www.csrc.ncsl.nist.gov/cryptval/des.htm</a> , on April 26, 2001, pgs. 1-2.  |

EXAMINER

DATE CONSIDERED

\* EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include any copy of this form with next communication to applicant.